

<i>SERFF Tracking Number:</i>	<i>META-125659374</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company.</i>	<i>State Tracking Number:</i>	<i>39073</i>
<i>Company Tracking Number:</i>	<i>S08-2 SH</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>2001 CSO Mortality Table Certificate Riders and Contract Endorsement</i>		
<i>Project Name/Number:</i>	<i>2001 CSO Mortality Table Certificate Riders and Contract Endorsement/S08-2 SH</i>		

Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: 2001 CSO Mortality Table SERFF Tr Num: META-125659374 State: ArkansasLH

Certificate Riders and Contract Endorsement

TOI: L08 Life - Other

SERFF Status: Closed

State Tr Num: 39073

Sub-TOI: L08.000 Life - Other

Co Tr Num: S08-2 SH

State Status: Approved-Closed

Filing Type: Form

Co Status: In Progress

Reviewer(s): Linda Bird

Authors: Susan Hoffmann, Linda Williams

Disposition Date: 05/28/2008

Date Submitted: 05/20/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2001 CSO Mortality Table Certificate Riders and Contract Endorsement

Status of Filing in Domicile: Pending

Project Number: S08-2 SH

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Employer

Filing Status Changed: 05/28/2008

State Status Changed: 05/28/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for filing are final printed copies of the group life insurance forms described below. These forms are new and do not replace any forms previously filed with the Department. The enclosed forms provide the necessary changes to our previously approved forms that will be issued to new customer plans effective on or after 1/1/2009 for compliance with the 2001 Commissioner's Standard Ordinary Mortality Table requirements. We certify that the changes being made to the previously approved forms are only those indicated.

SERFF Tracking Number: META-125659374 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 39073
Company Tracking Number: S08-2 SH
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: 2001 CSO Mortality Table Certificate Riders and Contract Endorsement
Project Name/Number: 2001 CSO Mortality Table Certificate Riders and Contract Endorsement/S08-2 SH

Form No. & Description:

Form 3087000 (2/2008) is our Certificate Rider that will be used with certificate forms 30025 (1/95) approved on 12/14/1994, 30036 (6/96) approved on 7/29/1996, and 30044 (5/01) approved on 9/18/2002. Enclosed are the 2001 CSO compliant actuarial memorandums for these certificate forms.

Form 3E71 (2/2008) is our Contract Endorsement that will be used with contract forms 30024 (1/95) approved on 12/14/1994 and 30037 (6/96) approved on 7/29/1996.

Form 3088000 (2/2008) is our Certificate Rider that will be used with rider form 3082900 (1/95) approved on 12/14/1994.

Text which is subject to variation has been indicated by brackets on the enclosed forms.

The enclosed forms will not be marketed with an illustration.

We request the right to have the option to incorporate the contents of the attached certificate riders into the certificate forms and the attached contract endorsement into the contract forms pursuant to the customer's request. When we do this, we will add the certificate rider's/contract endorsement's form numbers to the bottom of the certificate/contract page(s) to reflect the changes made. To show an example, the form will then have the original form number of the certificate and on a line underneath will state the certificate rider's form number as follows:

30025

(1/95)

as amended by 3087000 (2/2008)

Company and Contact

Filing Contact Information

Susan Hoffmann, Senior Consultant
190 Carondelet Plaza
St. Louis, MO 63105

shoffmann@metlife.com
(314) 719-4819 [Phone]
(314) 862-5171[FAX]

Filing Company Information

Metropolitan Life Insurance Company.

CoCode: 65978

State of Domicile: New York

SERFF Tracking Number:	META-125659374	State:	Arkansas
Filing Company:	Metropolitan Life Insurance Company.	State Tracking Number:	39073
Company Tracking Number:	S08-2 SH		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	2001 CSO Mortality Table Certificate Riders and Contract Endorsement		
Project Name/Number:	2001 CSO Mortality Table Certificate Riders and Contract Endorsement/S08-2 SH		

1MetLife Plaza	Group Code: -99	Company Type: Life
Long Island City, NY 11101-4015	Group Name:	State ID Number:
(111) 111-1111 ext. [Phone]	FEIN Number: 13-5581829	

SERFF Tracking Number:	META-125659374	State:	Arkansas
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Filing Fees

Fee Required?	Yes
Fee Amount:	\$60.00
Retaliatory?	No
Fee Explanation:	3 forms @ \$20.00 each = \$60.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company.	\$0.00	05/20/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
000919514	\$60.00	05/02/2008

SERFF Tracking Number:	META-125659374	State:	Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/28/2008	05/28/2008

<i>SERFF Tracking Number:</i>	<i>META-125659374</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company.</i>	<i>State Tracking Number:</i>	<i>39073</i>
<i>Company Tracking Number:</i>	<i>S08-2 SH</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>2001 CSO Mortality Table Certificate Riders and Contract Endorsement</i>		
<i>Project Name/Number:</i>	<i>2001 CSO Mortality Table Certificate Riders and Contract Endorsement/S08-2 SH</i>		

Disposition

Disposition Date: 05/28/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	META-125659374	State:	Arkansas
Filing Company:	Metropolitan Life Insurance Company.	State Tracking Number:	39073
Company Tracking Number:	S08-2 SH		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	2001 CSO Mortality Table Certificate Riders and Contract Endorsement		
Project Name/Number:	2001 CSO Mortality Table Certificate Riders and Contract Endorsement/S08-2 SH		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Actuarial Memorandums		No
Form	Certificate Rider		Yes
Form	Contract Endorsement		Yes
Form	Certificate Rider		Yes

SERFF Tracking Number: META-125659374 State: Arkansas

Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 39073

Company Tracking Number: S08-2 SH

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: 2001 CSO Mortality Table Certificate Riders and Contract Endorsement

Project Name/Number: 2001 CSO Mortality Table Certificate Riders and Contract Endorsement/S08-2 SH

Form Schedule

Lead Form Number: 3087000 (2/2008)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	3087000 (2/2008)	Certificate	Certificate Rider	Initial		60	3087000.pdf
		Amendmen	t, Insert				
		Page,	Endorseme				
		nt or Rider					
	3E71 (2/2008)	Policy/Cont	Contract	Initial		70	3E71.pdf
		ract/Fratern	Endorsement				
		al					
		Certificate:					
		Amendmen					
		t, Insert					
		Page,	Endorseme				
		nt or Rider					
	3088000 (2/2008)	Certificate	Certificate Rider	Initial		62	3088000.pdf
		Amendmen					
		t, Insert					
		Page,	Endorseme				
		nt or Rider					



Metropolitan Life Insurance Company
[200 Park Avenue, New York, New York]

CERTIFICATE RIDER

Certificate No.: [XXXXXX]
Contractholder: [AnyCompany]
Effective Date: [January 1, 2009]

The Certificate is changed as follows:

[Throughout Certificate form:

“Age 95” is replaced with “age 99”.]

TABLE OF GUARANTEED MONTHLY COST OF INSURANCE RATES page,

Table is replaced with:

“[ATTAINED		ATTAINED	
AGE	RATE	AGE	RATE
17	0.297	56	2.420
18	0.317	57	2.650
19	0.327	58	2.877
20	0.333	59	3.140
21	0.337	60	3.467
22	0.340	61	3.863
23	0.347	62	4.327
24	0.353	63	4.823
25	0.363	64	5.347
26	0.380	65	5.883
27	0.390	66	6.423
28	0.387	67	6.987
29	0.383	68	7.580
30	0.380	69	8.230
31	0.377	70	8.980
32	0.380	71	9.903
33	0.387	72	10.980
34	0.397	73	12.107
35	0.413	74	13.320
36	0.437	75	14.650
37	0.463	76	16.147
38	0.497	77	17.890
39	0.530	78	19.907
40	0.573	79	22.160
41	0.623	80	24.673
42	0.683	81	27.400
43	0.757	82	30.273
44	0.840	83	33.407
45	0.923	84	36.897]

[46	1.010	85	40.787
47	1.083	86	45.057
48	1.140	87	49.663
49	1.213	88	54.553
50	1.303	89	59.677
51	1.420	90	64.760
52	1.567	91	69.757
53	1.737	92	74.980
54	1.943	93	80.487
55	2.173	94	82.333]"

Basis of Computation provision:

Provision is replaced with:

"All values are at least equal to those required by any applicable law of the state that governs your certificate. We have filed a detailed statement of the method of calculating cash values and reserves with the insurance supervisory official of that state.

[For values not in the Separate Account, t]he minimum cash values and net single premiums, if any, are based on:

- 1) [400 percent of the 2001 Commissioner's Standard Ordinary Mortality Table, Male, Age Last Birthday];
- 2) and compound interest at 4% a year."

This Rider is to be attached to and made a part of the Certificate.



Metropolitan Life Insurance Company
[200 Park Avenue, New York, New York]

CONTRACT ENDORSEMENT

Group Contract No.: [XXXXX]

Contractholder: [AnyCompany]

Effective date: [January 1, 2009]

Metropolitan Life Insurance Company issues this Endorsement to change the following:

[Throughout contract form:

“Age 95” is replaced with “age 99”.]

TABLE OF GUARANTEED MONTHLY COST OF INSURANCE RATES page,

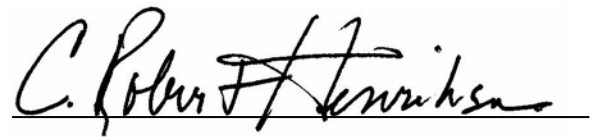
Table is replaced with:

“[ATTAINED		ATTAINED	
AGE	RATE	AGE	RATE
17	0.297	56	2.420
18	0.317	57	2.650
19	0.327	58	2.877
20	0.333	59	3.140
21	0.337	60	3.467
22	0.340	61	3.863
23	0.347	62	4.327
24	0.353	63	4.823
25	0.363	64	5.347
26	0.380	65	5.883
27	0.390	66	6.423
28	0.387	67	6.987
29	0.383	68	7.580
30	0.380	69	8.230
31	0.377	70	8.980
32	0.380	71	9.903
33	0.387	72	10.980
34	0.397	73	12.107
35	0.413	74	13.320
36	0.437	75	14.650
37	0.463	76	16.147
38	0.497	77	17.890
39	0.530	78	19.907
40	0.573	79	22.160
41	0.623	80	24.673
42	0.683	81	27.400
43	0.757	82	30.273
44	0.840	83	33.407
45	0.923	84	36.897]

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47	1.083	86	45.057
48	1.140	87	49.663
49	1.213	88	54.553
50	1.303	89	59.677
51	1.420	90	64.760
52	1.567	91	69.757
53	1.737	92	74.980
54	1.943	93	80.487
55	2.173	94	82.333]"

This Endorsement is to be attached to and made a part of the Contract. This Endorsement is subject to the terms and provisions of the Contract.

[



C. Robert Henrikson
President

]



Metropolitan Life Insurance Company
[200 Park Avenue, New York, New York]

CERTIFICATE RIDER

Certificate No.: [XXXXXX]

Contractholder: [AnyCompany]

Effective Date: [January 1, 2009]

The Rider titled "CHILDREN'S LIFE INSURANCE RIDER" is changed as follows:

Surrender of Paid-Up Term Insurance provision:

The second paragraph is replaced with:

"The cash value of the paid-up term insurance is the net single premium for such benefits at the Attained Age of the person insured, at the time of surrender. It is computed on the basis of:

1. [The 2001 Commissioner's Standard Ordinary Mortality Table]; and
2. Interest at the rate of 3 ½% a year compounded annually, and
3. Continuous functions."

This Rider is to be attached to and made a part of the Certificate.

3088000 (2/2008)

<i>SERFF Tracking Number:</i>	<i>META-125659374</i>	<i>State:</i>	<i>Arkansas</i>
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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125659374 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 39073
Company Tracking Number: S08-2 SH
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: 2001 CSO Mortality Table Certificate Riders and Contract Endorsement
Project Name/Number: 2001 CSO Mortality Table Certificate Riders and Contract Endorsement/S08-2 SH

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 05/20/2008

Comments:

The certificate riders and contract endorsements will become a part of previously approved certificates and contracts that are issued in accordance with Rule & Reg 19 and the Consumer Information Notice.

Attachments:

ARCERTREG19.pdf

Arkansas Readability Certification.pdf

Review Status:

Bypassed -Name: Application 05/20/2008

Bypass Reason: This filing contains certificate riders and contract endorsement - not a certificate or a policy.

Comments:



Metropolitan Life Insurance Company
NAIC Company Number: 65978
NAIC Group Number: 241

ARKANSAS CERTIFICATION
Rule and Regulation 19
Unfair Sex Discrimination in the Sale of Insurance

I certify that this submission meets the provisions of Rule and Regulation 19, and all applicable requirements of the Arkansas Department of Insurance.

A handwritten signature in black ink, appearing to read "Herbert B. Brown Jr.", written in a cursive style.

Herbert B. Brown Jr.
Vice President



Metropolitan Life Insurance Company
NAIC Company Number: 65978
NAIC Group Number: 241

ARKANSAS FLESCH CERTIFICATION

I certify that the form shown below has achieved the Flesch Reading Ease Score shown below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form No.	Form Description	Flesch Score
3087000 (2/2008)	Certificate Rider	60.1
3E71 (2/2008)	Contract Endorsement	70.0
3088000 (2/2008)	Certificate Rider	61.8

A handwritten signature in black ink, appearing to read "Herbert B. Brown Jr.".

Herbert B. Brown Jr.
Vice President